Figure 1

100 ── Typical Internet Network Configuration

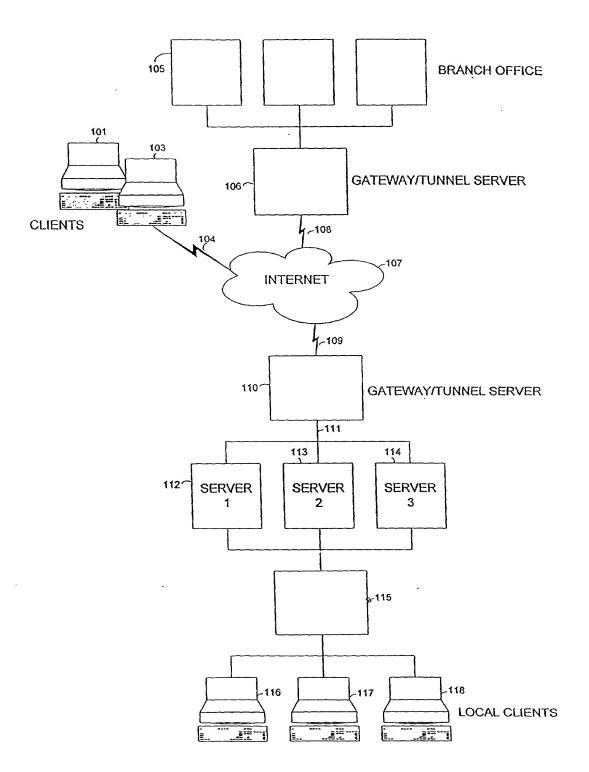


Figure 2

200 Typical General Purpose Computer/

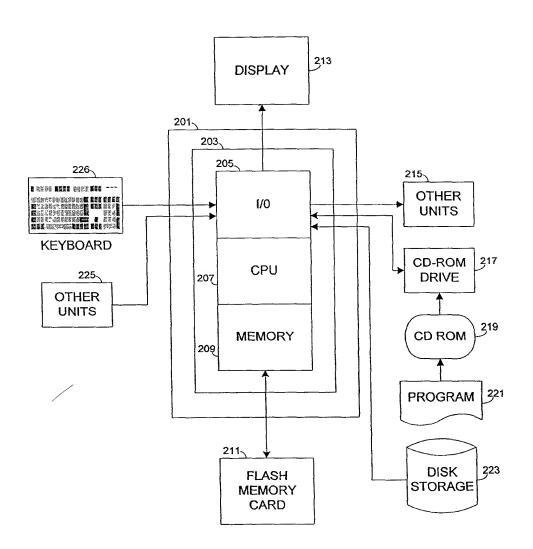


Figure 3

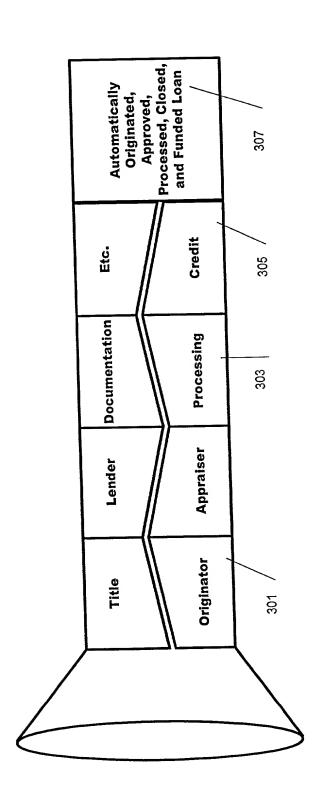


Figure 4A



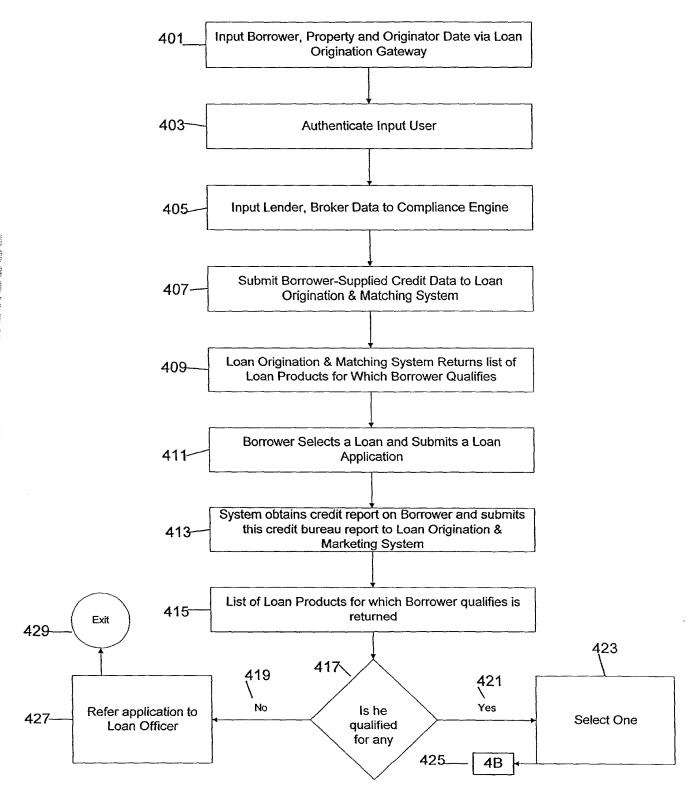
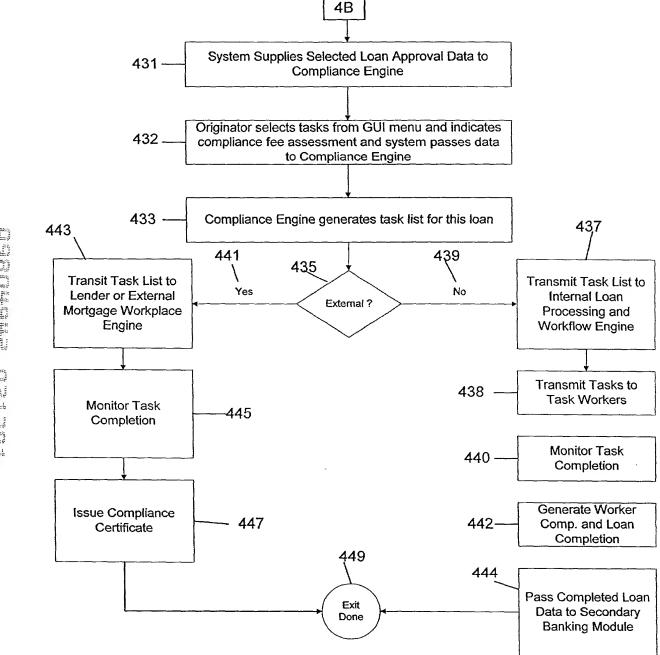


Figure 4B



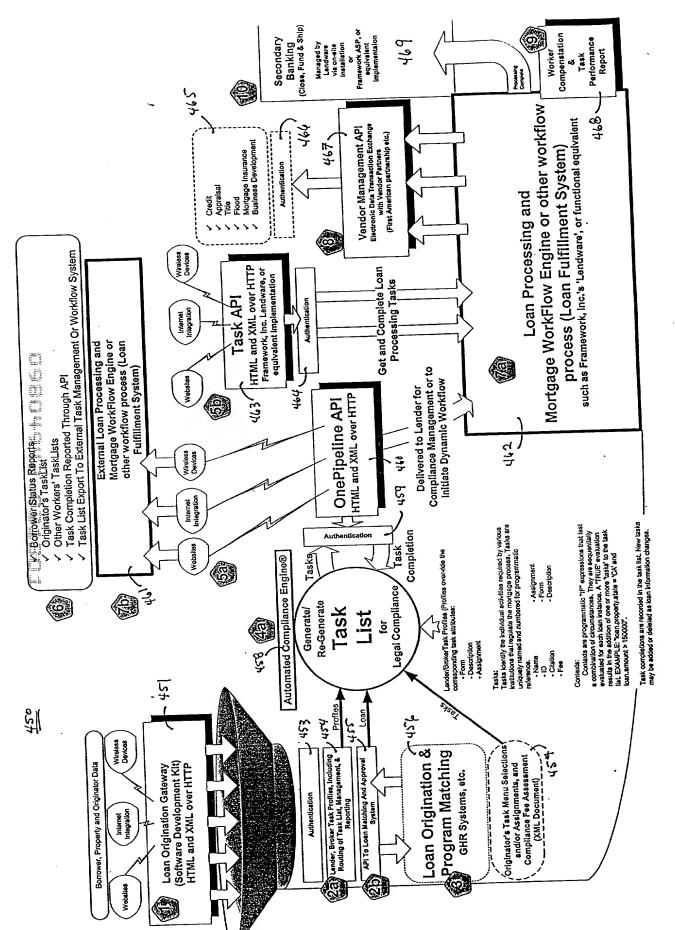


Figure 4C

Figure 4D

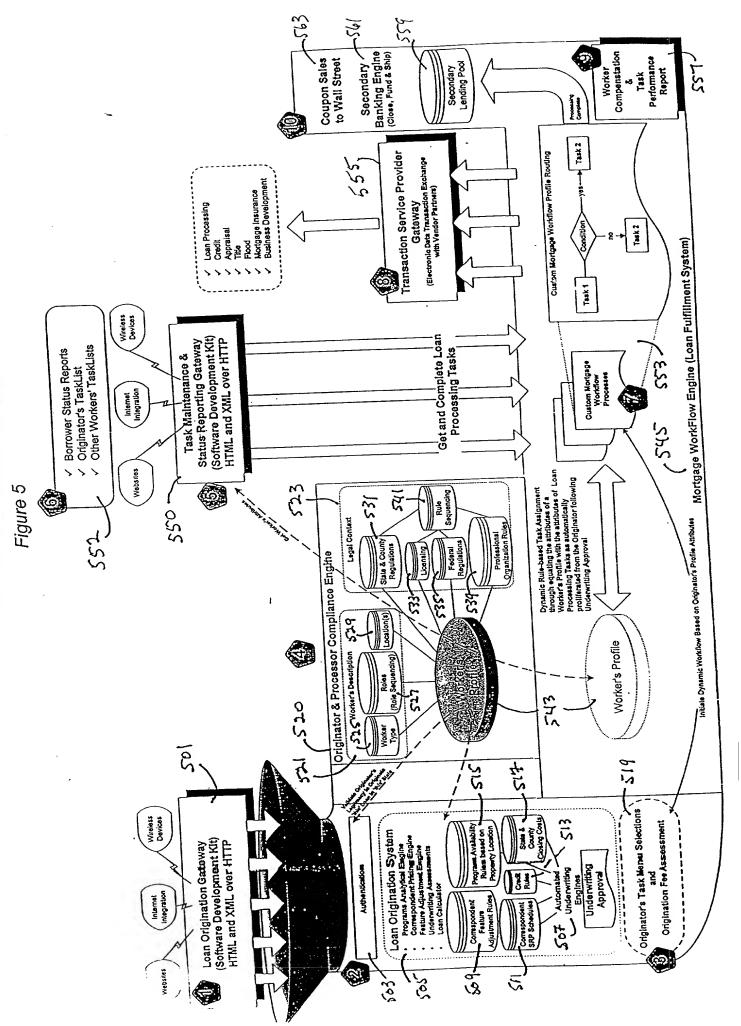


Figure 6

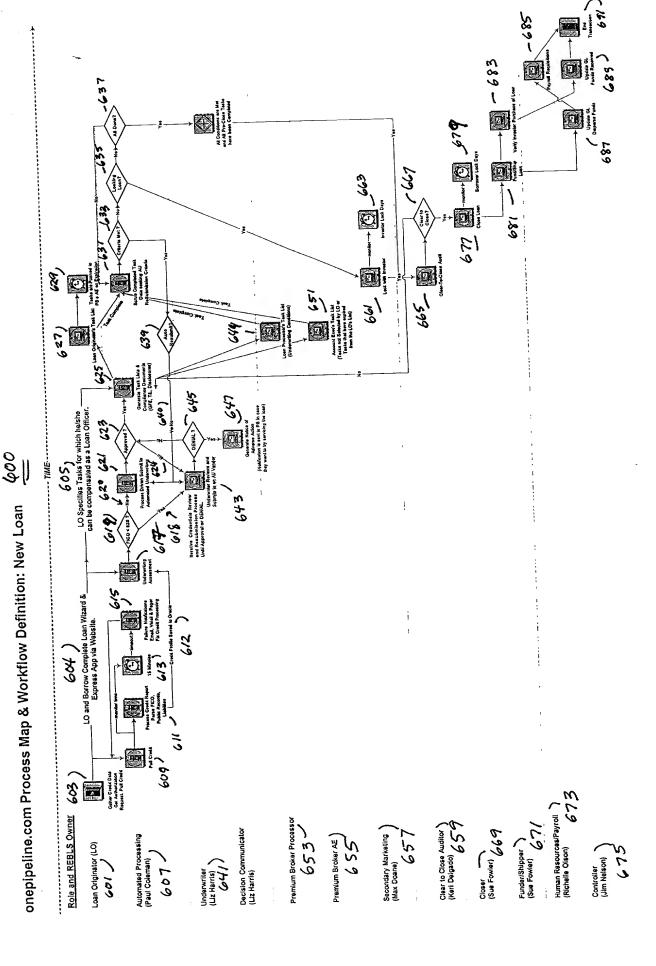
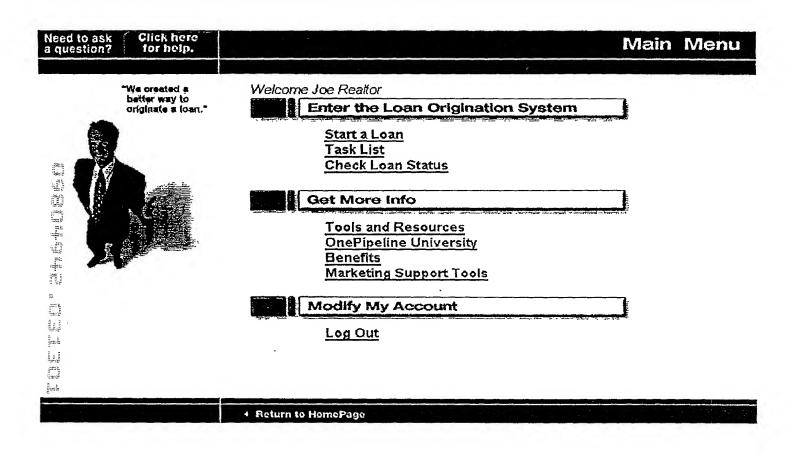


Figure 7

Need to ask Click here a question? for help.	Member Login
"The OnePipeline.com system is aimple, fast and profitable."	Instructions: Welcome to the OnePipeline Loan Origination System. Please sign in. New Users Sign Up Now Members User Name Password I Forgot My Password.

• Return to HomePage

Figure 8



3000

Calculate Close Window

Loan Product Shopper - Netscape **Loan Product Finder** I am interested in: Purchasing a Property How will the property be used? Primary Residence What is the property type? Single Family How long do you plan to keep this property? 1 - 5 years Property State: 1 AL Estimated Property Value: 100000 If Purchase or Cash out, what percentage of the 80 home value do you wish to borrow? (e.g. 80, 95, etc) Refinance, balance owed on mortgage(s): 80000 Would you prefer Current Market Rate(7.875 %) or @ current market rate would you prefer to buy down the rate with discount C buy down with points

What is your estimated combined monthly income?

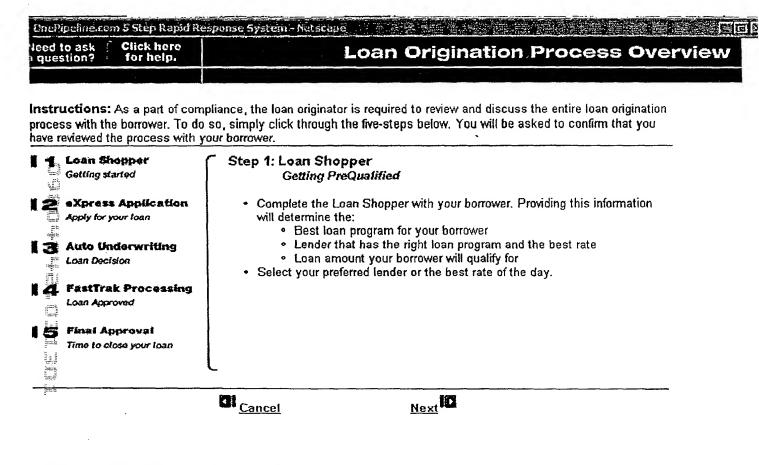
What are your estimated combined monthly debts?

ğeşk

Figure 10

Affordability Analysis Tool - Netscape	
Affordal	oility Calculator
Affacdability Information Debt/Income Ratio to use. 36 %	Instructions Complete the information below to find out how much home can be afforded. No comma please.
Today's Interest Rate 7.875 _ %	
Cash Available for Down Payment 10000	
Borrower Gross Income 7000	
Co-Borrower Gross Income	
Other Income 0	
Total Automobile Payments 234	
Total Revolving Accounts 200	
Other Monthly Payments 200	•
Property Taxes (/Yr) 2000	O. I. I. Class Mindow
#Homeowner's Insurance (/Yr) 600 K	<u>Calculate</u> <u>Close Window</u>
Tario di Siana da	
in the second se	

Figure 11







Step 2 - eXpress App | Step 3 - Auto Underwriting | Step 4 - FastTrak Processing | Step 5 - Final Appro

Loan Number: 937266

Loan Originator: Joe Realtor

Personalize My Loan Shit - Property Info (1) E. Soll-Assessment (1) Friencial Info (1) Loan Profesence (1) Loan Profesence

Instructions: Choosing a lender is a very important part of the OnePipeline.com loan origination process. Carefully review the lenders and rates listed below. You can choose between the Best Rate of the Day or choose a Lender from the Preferred Lender List. Today's 30-year fixed rates are shown below for comparison purposes.

Before clicking the 'next' button, please print ou this page and have you borrower sign the page indicating which lender

they wish to use.

Best Rate Select Lender

Today's 30-year Fixed Rates: last updated at: 02/07/2000 10:06:58 AM

		r	7
OnePipeline.com	8.250%	.000	8.389%
Citicorp	8.250%	.125	8.402%
Countrywlde	8.250%	.500	8.442%
Flagstar	8.250%	.500	8.442%
GE	8.250%	.125	8.402%
National City	8.250%	.250	8.415%
PNC	8.250%	.375	8,429%
RBMG	8.250%	.375	8,429%

Chase '	8.250%	.250	8.422%
Colonial	8.250%	.125	8.402%
First Union	8.250%	.625	8.455%
Fleet	8.250%	.375	8.429%
HSBC	8.250%	.875	8.482%
Norwest	8.250%	.125	8.402%
Provident	8.250%	.250	8.415%

Choose a lender One Ploeline.com





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Figure 13

eed to ask Click here question? for help.	Personalize My Loar
Shopping for a martgage has never been so convenient."	Instructions: Please answer a few questions on the following pages and we will find a loan that best fits your requirements and situation. The highlighted fields (**) are required. Please enter the primary borrower's name First Name: How many borrowers will be part of this loan? What is the purpose of this loan? Purchase ** Go Forward Go Forward

Need to ask Click here a question? for help.		n Shoppe
	Single Family Detached **	
	Building Status	
	Existing Exi	
	If a condo or PUD - what are estimated HOA fees/month?	

Go Forward

Cancel

		rigule i	O.	
OnePipeline.	om - Loan Shopper	- Microsoft Internet Explorer provided by	Millennial Star Setvioris; Inc	
Veed to ask	Click here for help.	† Self-Assessment		an Shopper
question?	tor noipe :	Property Information Lender Consultation	Self-Assessment Financial Information	Loan Prefs Results
	"Just a few more questions and we're ready to apply for the loan."	Instructions: You are require this page to assess your credit s are answered 'yes' you may want t	situation. If any of the questions	Page 3of5
Source States and Stat	Cancel	Loan number: 129775 Total Borrowers: 1 Have you declared bankruptcy in the County of	Purchase the last 7 years? filed? the bankruptcy filed?	rears?
		How many times have you been The citizenship Status	past due on any mortgage in the last past due on any other debt in the last past due on any mortgage in the last past due on any mortgage in the last past due on any other debt in the last the home?	st 24 months? It 12 months? st 12 months?
		Go Back	:	Go Forward

Need to ask a question?	Click here for help.	† Financial In	† Financial Information			Loan Shoppe	
		Property Information	Lender Consultation	Self-Asistesment	Financial laformation	Loan Prefs	Results
The same than th	"First, let's run through the numbers."	financial situa insure that all		nt. The calculato considered. Usi l e to insert i nfo	rs below are to ng the calculators		015
		Total Borrowers:			ottower. Flatik Schittink		
		Curren \$ 0	t Housing Expens	es & Real Estat	e Owned		
i vier in santa in santa		Income \$ 0	- Combined Tota	I Income Standa			
4 1	<u>Cancel</u>	Debt - \$ 0	Combined Total				
me me mb		Asset - \$ 0	Combined Total	Asset ty Standa	The state of the s		
		Go Back				Go Forward	

Figure 17

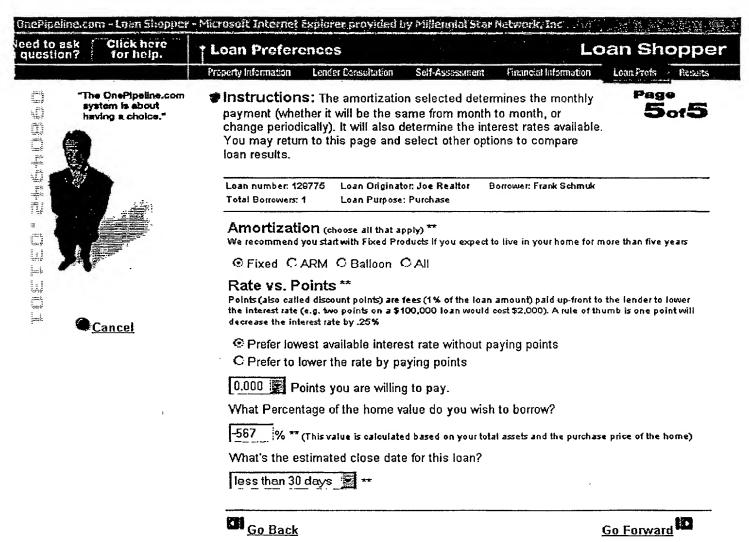


Figure 18

eed to ask question? Click here for help. Loan Shopper **Loan Products** Financial Information Property Information Self-Assessment Loan Prefs Lender Consultation

Total Borrowers: 1

"Please take a minute to review all the options."



<u>Cancel</u>

Instructions: The following are the loan programs that fit the criteria you entered on the previous pages. Please click on the loan program title that best meets your needs.

Bottower: Frank Schmuk Loan number: 129775 Loan Originator: Joe Realtor

Loan Purpose: Purchase

Loan Product	Rate	Points	APR	Monthly Payment	Down Payment	Loan Amount
15 Year Fixed R	ate, Expande	ed Credit, F	ull Documer	tation		
	8.625%	-0.750	10.137%	\$137.00	\$1,500.00	\$13,500.00
Sub-Prime, 15 Y	ear Fixed Ra	te, Full Do	<u>cumentation</u>	•		
	11.300%	0.000	12.721%	\$156.00	\$1,500.00	\$13,500.00
15 Year Fixed R	ate, 103% L	ľ				
	14.000%	0.000	15.218%	\$190.00	\$1,500.00	\$13,500.00
3% Down, 30 Ye	ar Fixed Rat	<u>.e</u>				
	8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00
3% Down, 30 Ye	ar Fixed Rat	<u>te</u>				
,	8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00
30 Year Fixed R	ate, Expand	ed Credit,	Full Docume	ntation		
	8.625%	-0.750	9.902%	\$111.00	\$1,500.00	\$13,500.00
30 Year Fixed R	ate, Expand	ed Credit.	Full Docume	<u>ntation - Jum</u>	bo	
	8.750%	-0.125	10.113%	\$112.00	\$1,500,00	\$13,500.00
30 Year Fixed R	late, 103% L	<u>TV</u>				
	9.000%	-0.500	9.627%	\$120.00	\$1,500.00	\$13,500.00

Go Back

Figure 19

Microsoft Internet Explorer provided by Millennial Star Network, Inc. (1997) Click here for help. Need to ask a question? Loan Shopper **Estimated Costs** Financial Information Self-Assumsment Lender Consultation

"The estimate gives you a good idea of what you can expect."



<u>Cancel</u>

Instructions: Here is an overview of the loan product and an estimate of costs. Click the 'apply' button to apply for this loan.

Loan number: 129775

Loan Originator: Joe Realtor

Borrower: Frank Schmuk

Total Borrowers: 1

Loan Purpose: Purchase

Loan Program Selected: 15 Year Fixed Rate, Expanded Credit, Full Documentation

TERMS	PAYMENT		
Loan Amount: \$13,500.00	Principal & Interest: \$134.00		
Down Payment: \$1,500.00	Taxes & Insurance: \$17.00		
Rate: 8.625%	Mortgage Ins: \$3.00		
Points: -0.750	Total Monthly Payment: \$154.25		

TOTAL ESTIMATED CLOSING COSTS	
Origination Fee (HUD #801)	\$135.00
Points Paid/Discount	(\$101.25)
Appraisal Fee (HUD #803)	\$350.00
Underwriting Fee (HUD #812)	\$395.00
Administration Fee (HUD #815)	\$595.00
Settlement or Closing Fee (HUD #1101)	\$200,00
Title Insurance (HUD #1108)	\$250.00
Recording/Filing Fees (HUD #1201)	\$36.00
Survey (HUD #1301)	\$250.00
Per diem interest (HUD #901) 15 days @ \$3.19	\$47.85
Total:	\$2,157.60

Go Back

Apply

d

🛂 OnePipeline.com - Loen Shopper - Microsoft Internet Explorer provided by Millennial Star Betwork, Inc. 💎 📖

Go Back

Go Forward

https://enesystem.onepipeline.com/LGS.nsf/ell/244FL7A4D68A68BA6725693E0052FFE07EditOccument - Microsoft incomet Explorer p

Need to ask a question?

Click here for help.

Disclosures

eXpress Application

Disclosures: Get Started Loan Property Borrower Financial Deplarations Approved Products Original





Delete

Instructions: You are required to have the 'Authorization to Verify Information' and 'Business Disclosure Statement' forms signed in order to proceed. Original or facsimile of these forms must be received by OnePipeline.com before underwriting can be done. Please acknowledge you have completed this task by pressing the "GO FORWARD" button at the bottom of the page.

Page

Loan number: 129775

Loan Originator: Joe Realtor

Borrower: Frank Schmuk

Total Borrowers: 1

Loan Purpose: Purchase

If you don't have hardcopy versions of these forms available, please download this one file to your computer and print them using Adobe Acrobat Reader. Click here for your free copy of Adobe Acrobat Reader



Disclosures.pdf

Has your borrower signed the Authorization and Disclosure forms?

By clicking "Go Forward" you acknowledge you have completed this important program requirement and are ready to complete the express Application. After you submit the loan, please fax these forms to OnePipeline.com toll-free 1-877-695-6900.

Go Forward

Figure 22

Need to ask a question?	Click here	Getting Star		ii بانودون المساحلة (كالتونية المساولة 10026766) eXpress Appli c
	<u> </u>	Disclosures Get Starte	Loan Property Borrower Fi	nancial Declurations Approved Products Origination Requ
"Okay. Let's get going and apply for the loan."		the Primary Borrowe	er. The information that yow will be used to pull your	following information for ou provide on the credit report. All fields on
		Loan number: 129775 Total Bonowers: 1	Loan Originator: Joe Realto Loan Purpose: Purchase	Borrower: Frank Schmuk
The state of the s		First Name		Primary Borrower
		Last Name		Schmuk **
Save		Middle Inital		
Delete		Age		29 **
		Social Security		111-11-1111 **
Oelete		Marital Status		O Married Single **
		Married to (which co-I	pouomei)	None == **
		Number of Depende	ents	0 ***
		Ages of Dependent	S (separate with commas)	0 ***
		Go Back		Go Forward

Ĺ

Figure 23

Need to ask Glick here squestion? for help.	Getting Started		eXpress Applicat		
	Disclosures Get Started Loan Prop	erty Borrower Financial Declarat	ions Approved Products Origination Request		
"Okay. Let's get going and apply for the loan."	▶Instructions: Please enter concerning the Primary Borrow	or confirm the following infi er's current residence.	ormation Page Bot9		
		nator: Joe Realtor Borrower: F ise: Purchase	Frank Schmuk		
		Frank Schmuk			
	Current Street Address	1234 Any Street	**		
	Current City	Any Towne			
Save	Current State, Zip	AK 🔀 12345 ***			
Save	Own/Rent	ⓒ Own ○ Rent**			
30YE	Length of time at this address	Years 10 ** N	Months 0**		
120 L 120 L	If less than 2 years complete the following information				
<u>Delete</u>	Previous address 1 (include city, state, zip)				
Secretary (Sec. 1)	Own/Rent	⊙ Own			
in the second se	Length of time at this addres	S Years	Months		
	Previous address 2 (include city, state, zip)				
	Own/Rent	⊙ Own ○ Rent			
	Length of time at this addres	S Years	Months		
,	Go Back		Go Forward		

Figure 24

Need to ask Click here a question? for help.	Loan Information	eXpress Applica
	Disclosures Get Started Loan; Property Correwor	Financial Declarations Approved Products Origination Requis
process simple, we made it easy."	Instructions: Please complete the follo concerning the specifics of the loan. You n amount or the percentage of the property p payment.	nust enter a down payment 4019
	Loan number: 120775 Loan Originator: Joe Real Total Borrowers: 1 Loan Purpose: Purchase	tor Borrower: Frank Schmuk
	Estimated Property Value	\$ [15000] ***
	Purchase Price of Property My down payment will be	\$ 15000 *** \$ 1500 **
Save	or this percentage of the property price	10 % **
in min	Loan Amount Requested	\$ 13500 **
Tangir Garit	Has a purchase agreement been accepted?	⊕ Yes C No
<u>Delete</u>	if yes when does it expire?	
	☑ Go Back	Go Forward (1)

ed to ask Clic	ticipi	rty Information	eXpress Applica
	Eisclosures	Get Started Loan Property Borrower Finance	eial Declarations Approved Products Origination Reques
"in just a r we'll be r to submit application	the the subject p	ns: Please enter or confirm the in property. Change or complete as re	nformation regarding equired.
	Loan number: Total Borrowei		Borrower: Frank Schmuk
	AK 🗵 **	are you buying the propery in?	nowe)
	Subject pro	perty address (leave blank if not kr Street	nowny
	Subject pro		
Save	Any Town	e	
The state of the s	Subject pro	operty zip	
	li		
<u>Delete</u>	Number of	units	
•	11	**	
	Occupancy		
	Owner Oc		
	How long o	do you expect to be in the home?	
	16-30 yes	ars 📰	
	Property T	ype	
	Single Fa	amily Detached	
	Building S	Status	
	Existing		
	If a condo	or PUD - what are estimated HOA	sfees/month?
	\$ 0		
	DI Go Ba	ıck	Go Forward

a

Need to ask a question?

Click here for help.

Borrower Information

eXpress Application

Disclosures Get Started Loan Property Ecrower Financial Declarations Approved Products Origination Request Results

"Now real estate agents can do more for their clients."



Save

Delete

Market and the second and th

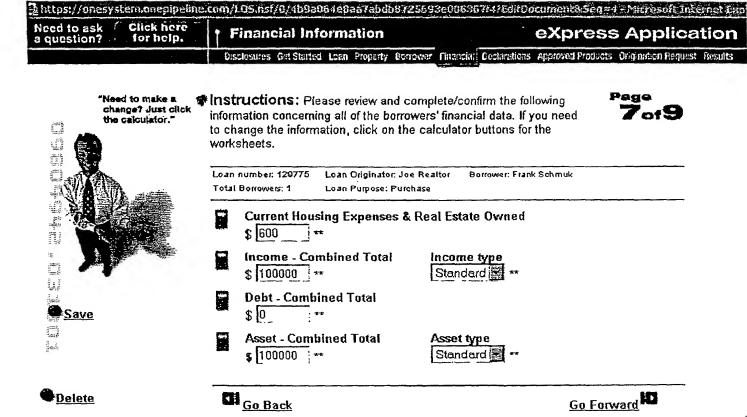
finstructions: Please complete the following information concerning the Primary Borrower's employment history. Previous employment is required if current employment is less than two years. All fields are required.

Page **6**019

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers. 1 Loan Purpose: Purchase
here.
Standard Employee
If self-employed, what % of business do you own?
Home Phone
Work Phone
Email Address
Yrs School
Employer
Employer
Employer Phone Number
1 !
Employer Address, City, State, Zip
Position
Type of Work
How Long?
Yrs. Mos.
Years in Profession
Yrs. Mos.
Previous Employer including Address, City, etc (if less than 2 years)

Figure 26

Figure 27



Æ

Loan number: 129775

Property 3

Property 1

(2) How do you hold title to the home?

Total Borrowers: 1

Borrower: Frank Schmuk

Loan Originator: Joe Realtor

Loan Purpose: Purchase

"Now a few simple questions to finalize the application." Instructions: Please answer ALL of these questions. If you answer 'yes' to any questions "a" through "i", please explain in the field below.

.			

Save

<u>Delete</u>

		<u>Borrower</u>
ì.	Are there any outstanding judgements against you?	Oyes Ono
).	Have you been declared bankrupt within the past 7 years?	Oyes Ono
.	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Oyes @no
1 .	Are you a party to a lawsuit?	Oyes Ono
€.	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure of judgement?	Oyes Ono
ſ. ,	Are you presently delinquient or in default on any Federal debt or other loan, mortgage, financial obligation, bond or loan guarantee?	C yes C no
g.	Are you obligated to pay alimony, child support, or separate maintenance?	Cyes Ono
h.	Is any part of the down payment borrowed?	Cyes One
i.	Are you a co-maker or endorser on a note?	Cyes Ono
	Please explain any "yes" answers in questions "a" through "i":	
j.	Are you a US citizen?	Cyes C no
k.	If not, are you a permanent resident alien?	Oyes Ono
i.	Do you intend to occupy the property as your primary residence? (if "yes", complete "m" below)	Cyes Cno
m.	Have you had ownership interest in property in the last three years?	Cyes Cino
(1)	What type of property did you own?	
	Property 1	-
	Property 2	-

Figure 29

Need to ask Click here a question? for help.	† Approved Loan Products	eXpress Applicat
	Disclosures Get Started Loan Property Borrower Financial Declaration	ns Approved Products Origination Request
"See what we mean by fact? You're well on your way"	Instructions: A preliminary loan decision is listed below	Page 9of9
	Loan number: 129775 Loan Originator: Joe Realtor Borrower: Fran Total Borrowers: 1 Loan Purpose: Purchase	nk Schmuk
	We have not yet received your Credit Report electronically Click here to continue and our underwriting staff with begin You will have an underwriting decision within 24 hours.	r. n work on this application.
	Insert any extra information you may think be useful for th	e loan application
Save		
<u>Save</u>		
● <u>Delete</u>	A	





About Us | Profiles | Investors | Press | Careers | Legal | Site Map | Contact Us !!!

Velcome, Joe Realtor

Task Li



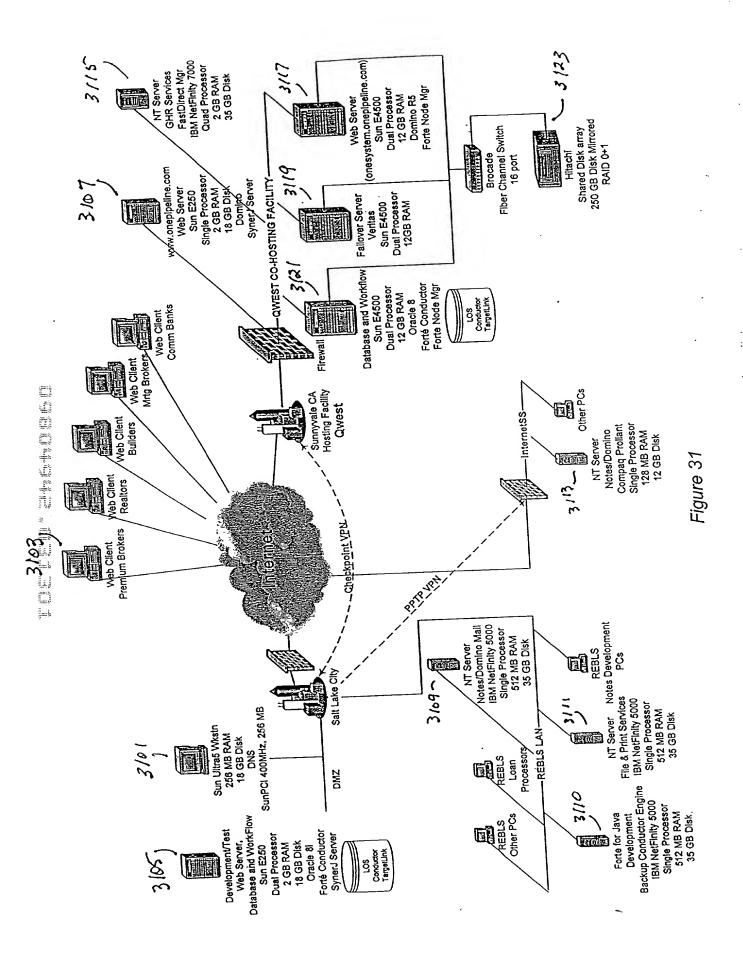




Here are your tasks.

task description	assigned to
892827 - Ben Franklin: Order acceptable commitment for title insurance.	Joe Realtor
892827 - Ben Franklin: Order acceptable hazard insurance coverage with cor	Joe Reattor
892827 - Ben Franklin: Obtain signed 1003. Good Faith Estimate. Truth in t.	Joe Realtor
892827 - Ben Franklin: Order flood certification with applicable coverage.	Joe Realtor
892827 - Ben Franklin: Obtain signed copy of Credit Authorization and Busi	Joe Realtor
692627 - Ben Franklin: Schedule Closing	Joe Realtor
718330 - Nikki Bennett: Obtain signed copy of Credit Authorization and Bus	Joe Reattor
718330 - Nikki Bennett: Obtain signed 1003. Good Faith Estimate. Truth in	Joe Reaftor
718330 - Nikki Bennett: Provide regular Borrower updates	Joe Realtor
Z18330 - Nikki Bennett: Obtain ### months most recent (consecutive) bank	s Joe Realtor
693954 - Tom Thumb: Provide regular Borrower updates	Joe Realtor
693954 - Tom Thumb: Your assigned processing center is:	Joe Realtor

privacy policy



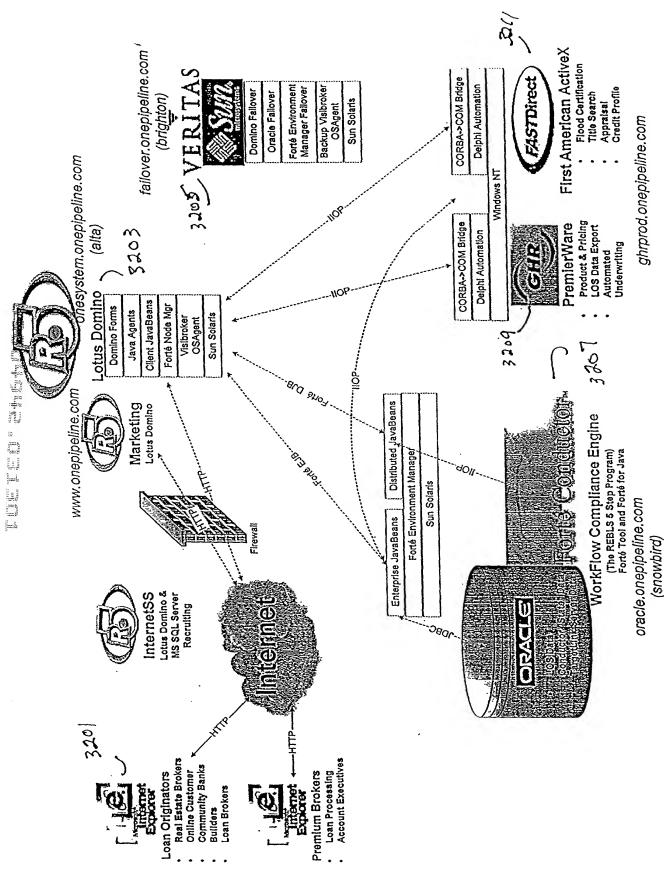


Figure 32

GATBWAY NOUT BORROWER \$ LOAN ORIGINATOR DATA 3405 WIRELESS Business. HUDIVIDUAL ABS chent (INTERNET WEBSITE XML WML HTML INPUT RECOGNIZE 3409 PROTOCOL CHANNEL & Protocol convert 3411 FORMAT COMMON 3413 Figure 33

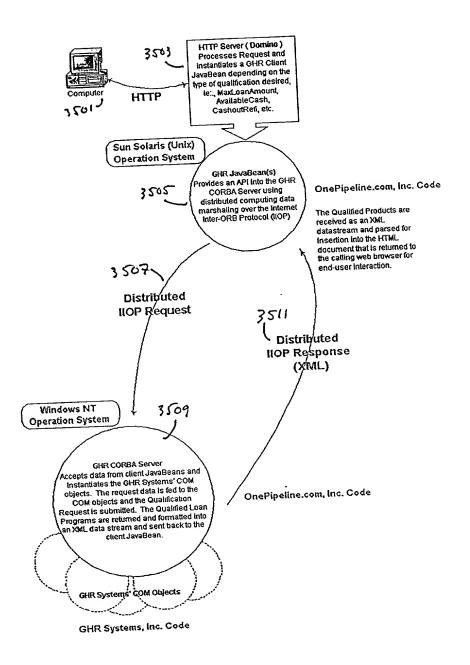
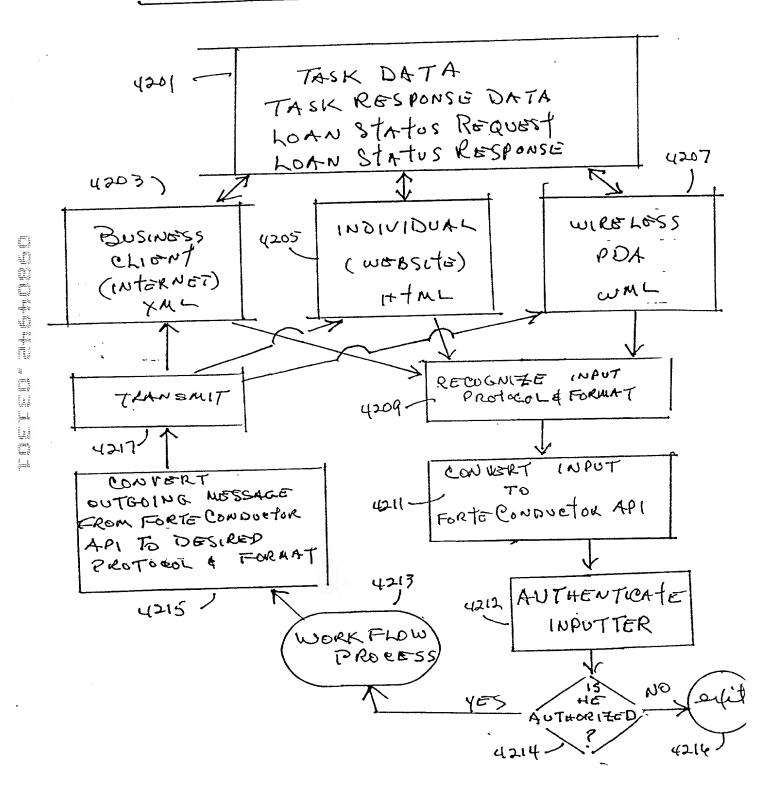
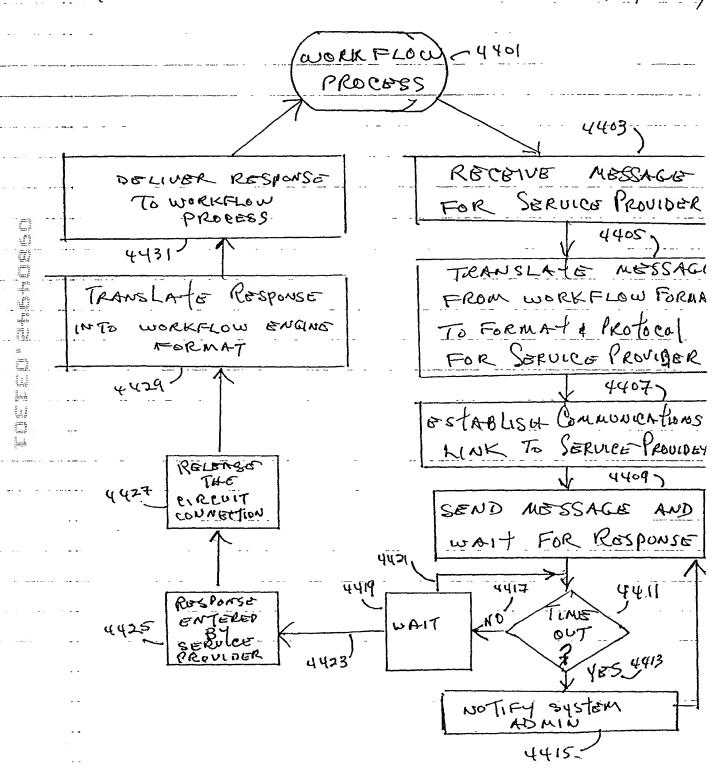


Figure 34

TASK Maintenance & Status Reporting Goteway



TRANSACTION SERVICE PROVIDER GATEWAY





<u>:te</u>

RESPA guidelines require that the Loan Originator must, at a minimum, complete the tasks outlined under S 1 and 2 of the OnePipeline Automated Compliance System in order to earn any portion of the loan origination To earn the FULL loan origination fee, a Loan Originator must also complete all the tasks outlined under Step 4 and 5. Further, if the Loan Originator does not complete all the tasks within a selected Step in the designal time frame, that portion of the loan origination fee associated with that entire step will be paid to the party completing the tasks. This rule is designed to insure that OnePipeline loan originators meet or exceed the minimum threshold work requirements of RESPA for earning any compensation.

Instructions:

- 1) Authorize the loan origination fee, by entering a percentage in the space provided below
- 2) Select any of the unassigned the Steps that you, as Loan Originator, would like to complete.
- 3) Assign any remaining Steps to your Real Estate Broker or Mortgage Broker

I authorize a loan origination fee of 1.00 % and request a loan for \$13500.

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk

Total Borrowers: 1 Loan Purpose: Purchase

Step 1: Consultation and Pre-Qualification 15% of loan orgination fee

Task

Coordinate marketing and advertising for potential borrowers

C Loan Originator

- · Review and explain entire loan process to borrower
- Review and explain Pre-Qualification process with borrower
- Complete online Pre-Qualification process with borrower
 - o Compare lenders for 30 year fixed rate loans
 - o Select a preferred lender or interest rate
 - o Assess borrower's credit situation
 - Offer credit repair information and advice
 - Assess current finanical situation, including income/debt ratios, assets, and current housing situation
 - Review and explain the different loan programs available based on the borrower's situation
 - O Determine the specific loan program best suited for the borrower based on the type of loan, cost of loan, interest rate and loan to value percentages Review and explain the estimate of costs of the loan

Step 2: Loan Application 20% of loan orgination fee

Task

Collect basic financial information from borrower

C Loan Originator

- Review and explain the Authorization to Verify Information to the borrower
- Have the borrower sign the Authorization to Verify Information
- Review and explain the Business Disclosure Statement to the borrower
- Have the borrower sign the Business Disclosure Statement
- Complete the online Loan Application
 - o Estimate property value of new property purchase
 - Determing down payment and loan to value for the new property purchase
 - Review new property purchase information and status
 - Review and correct current financial situation from Pre-Qualification
 - o Collect borrower information including declarations
- Determine loan origination fee
- Select any of the unassigned Steps that you, as the loan originator, want to complete. Assign remaining Steps to your Real Estate Broker or Mortgage Broker as appropriate.
- · Schedule closing with borrower
- Order Title Report
- Order Appraisal

Step 3: Loan Review and Administrative Tasks 15% of loan orgination fee

Task

- Provide quality control for and file/store copies of Authorization to Verify Form, Business Disclosure Form, Good Faith Estimate, Truth In Lending Statement and other disclosures
- Review loan file for accuracy with the borrower
- Review and explain underwriting process and conditions with borrower
 - Review and explain underwriting process with borrower
 - Review and explain the financial information needed from the borrower
 - o Review and explain the reason for the Homeowner's Insurance Binder with the borrower
 - o Review and explain the reason for Title Report to the borrower
 - Review and explain the reason for the Appraisal to the borrower
 - o Review and explain the reason for Flood Certification to the borrower
 - Review and explain the reason for the Survey (as required)
- · Review of the underwriting conditions
- · Submit file for underwriting approval

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■ Step 4: Borrower Updates and Loan Processing 35% of loan orgination fee

Task

- · Review and explain underwriting decision with borrower
- Review and explain other closing conditions to the borrower
 - Review and explain the Good Faith Estimate with horrower
 - Review and explain the Truth in Lending statement with borrower
 - Review and explain other federal and state disclosures with borrower
- · Get borrower's signature on documents
- Collect the mandatory conditions from the borrower
 - Collect the income information (paystubs, W2 and tax records as required)
 - o Collect the bank statements from the borrower
 - o Collect the Insurance Binder information
- · Forward all conditions to processing
- Review and explain the results of the Title Report
- Review and explain the results of the Appraisal
- Review and explain the results of the Flood Certification
- · Provide regular status updates to the borrower
- Order the Flood Certification
- Order the Survey (as required)

Step 5: Closing 15% of loan orgination fee

Task

- Review and authorize the Clear to Close document from processing
- · Lock the interest rate for the loan
- Coordinate closing with borrower and title company.
- Attend closing

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- C Real Estate Broker
- O Mortgage Processing Center

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Go Back

Go Forward

Change to View By Borrower

Task Description

Step #2	Assigned To
717178 - Brad Sullivan; Order acceptable commitment for title insurance.	Joe Realtor
	Joe Realtor
	Assigned To
435030 O Lakes Obtain accontable purchase agreement with all	Joe Realtor
125938 - C Lake: Order acceptable appraisal for no less than \$###.	Joe Realtor
125938 - C Lake: Obtain signed copy of Credit Authorization and Business	Joe Realtor
125938 - C Lake; Obtain ### months most recent (consecutive) bank stateme	Joe Realtor
125938 - C Lake: Obtain acceptable purchase agreement with all addendums	Joe Realtor
125938 - C Lake: Order acceptable commitment for title insurance.	Joe Realtor
125938 - C Lake: Order acceptable appraisal for no less than \$###.	Joe Realtor
125938 - C Lake: Obtain acceptable purchase agreement with all addendums	Joe Realtor
274430 - Brad Sullivan: Order acceptable commitment for title insurance.	Joe Realtor
274430 - Brad Sullivan: Obtain signed 1003, Good Faith Estimate, Truth in	Joe Realtor
274430 - Brad Sullivan: Obtain ### months most recent (consecutive) bank	Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than \$###.	Joe Realtor
274430 - Brad Sullivan: Disclose acceptable mortgage insurance certificat	Joe Realtor
274430 - Brad Sullivan: Order acceptable hazard insurance coverage with c	Joe Realtor
274430 - Brad Sullivan: Obtain Verification of Deposit for all accounts I	Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than \$###.	Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than \$###	Joe Realtor
274430 - Brad Sullivan: Order acceptable commitment for title insurance.	Joe Realtor
27807 - FAUSTO ARCEO: Obtain signed 1003, Good Faith Estimate, Truth in L	Joe Realtor
27807 - FAUSTO ARCEO: Order acceptable appraisal for no less than \$###.	Joe Realtor

Figure 42 Voice Portal Diagram

